

*[Signature]*  
**PATENT**

ATTORNEY DOCKET NO.: 048657-5001

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Edward MCLAUGHLIN *et al.*

Serial No.: 09/277,189

Filed: March 26, 1999

For: ELECTRONIC BILL PRESENTATION  
AND PAYMENT METHOD AND  
SYSTEM



Group Art Unit: 2761

Examiner: Unassigned

Assistant Commissioner for Patents  
Washington, D.C. 20231

**DECLARATION FOR PATENT APPLICATION**

Sir:

As a below-named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am an original, first, and joint inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled **Electronic Bill Presentation and Payment Method and System**, the specification of which was filed March 26, 1999.

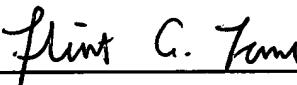
I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims.

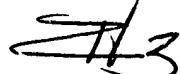
I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).

I hereby declare that all statements made herein of my knowledge are true and that all statements made of information and belief are believed to be true; and further that these statements were made with a knowledge that willful false statements in like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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INVENTOR 1		
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City Newtown	State / Country Pennsylvania, U.S.A.	Citizenship U.S.A.
Post Office Address 212 North Chancellor Street	City Newtown	State Pennsylvania 18940
Date <i>7/9/99</i>	Signature 	

INVENTOR 2		
Family Name Lane	First Given Name Flint	Second Given Name A.
City Princeton Jct.	State / Country New Jersey, U.S.A.	Citizenship U.S.A.
Post Office Address 57 Danville Drive	City Princeton Jct.	State New Jersey 08550
Date <i>9/9/99</i>	Signature 	



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**STATEMENT CLAIMING SMALL ENTITY STATUS  
37 C.F.R. §§1.9(f) and 1.27(c)-SMALL BUSINESS CONCERN**

Applicants: Edward MCLAUGHLIN et. al.

Application No.: 09/277,189

Filed: 3/26/1999

Title: ELECTRONIC BILL PRESENTATION AND PAYMENT METHOD AND SYSTEM



I hereby state that I am

the owner of the small business concern identified below:  
 an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN: Secure Commerce Services, Inc.

ADDRESS OF CONCERN: Princeton Commerce Center, 29 Emmons Drive, Suite E10, Princeton, NJ 08540

I hereby state that the above identified small business concern qualifies as a small business concern as defined in 13 C.F.R. §121, and reproduced in 37 C.F.R. §1.9(d), for purposes of paying reduced fees to the United States Patent and Trademark Office, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby state that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled "Electronic Bill Presentation and Payment Method and System"

described in:

the specification filed herewith with the title as listed above.  
 the application identified above.  
 the patent identified above.

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights in the invention is listed below and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 C.F.R. §1.9(c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 C.F.R. §1.9(d) or a nonprofit organization under 37 C.F.R. §1.9(e).

NAME:		
ADDRESS:		
<input type="checkbox"/> INDIVIDUAL	<input type="checkbox"/> SMALL BUSINESS CONCERN	<input type="checkbox"/> NON PROFIT ORGANIZATION
NAME:		
ADDRESS:		
<input type="checkbox"/> INDIVIDUAL	<input type="checkbox"/> SMALL BUSINESS CONCERN	<input type="checkbox"/> NON PROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small business entity is no longer appropriate. (37 C.F.R. §1.28(b)).

NAME OF PERSON SIGNING: Edward G. McLaughlin

TITLE OF PERSON IF OTHER THAN OWNER: Chief Executive Officer

ADDRESS OF PERSON SIGNING: Secure Commerce Services, Inc., Princeton Commerce Center, 29 Emmons Drive

Suite E10, Princeton, NJ, 08540

SIGNATURE



DATE

9/9/99